

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF

CARMEN RAMOS CARTAGENA

DEBTOR(S)

CASE NO.: 14-07860 MCF

CHAPTER 13

AMENDED CHAPTER 13 PAYMENT PLAN

TO THE HONORABLE COURT:

COMES NOW DEBTOR(S), through the undersigned attorney and most respectfully states and pays as follows:

1. Debtor respectfully submits an Amended Chapter 13 Payment Plan, dated November 14, 2014. This Amended Plan is filed to comply with the Trustee's Unfavorable Report, docket 11.

WHEREFORE it is respectfully requested from this Honorable Court that notice be taken of the Amended Payment Plan.

CERTIFICATE OF SERVICE: I hereby certify that the foregoing motion has been filed with the Clerk of the court using the CM/ECF system that will electronically notify parties in interest, to Chapter 13 Trustee and US Trustee Office. Non CM/ECF participants that are interested parties will be notified by regular US Postal Service.

In Cayey, Puerto Rico this 14 day of November, 2014.

/s/Miriam A. Murphy Lightbourn
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United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. 3:14-bk-7860

RAMOS CARTAGENA, CARMEN

Chapter 13

Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee directly by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: _____	<input checked="" type="checkbox"/> AMENDED PLAN DATED: <u>11/14/2014</u> Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other											
I. PAYMENT PLAN SCHEDULE <table border="1"> <tr> <td>\$ <u>150.00</u></td> <td>x <u>30</u> = \$ <u>4,500.00</u></td> </tr> <tr> <td>\$ <u>350.00</u></td> <td>x <u>26</u> = \$ <u>9,100.00</u></td> </tr> <tr> <td>\$ <u>600.00</u></td> <td>x <u>4</u> = \$ <u>2,400.00</u></td> </tr> <tr> <td>\$ _____</td> <td>x _____ = \$ _____</td> </tr> <tr> <td colspan="2" style="text-align: right;">TOTAL: \$ <u>16,000.00</u></td> </tr> </table> <p>Additional Payments: \$ <u>5,000.00</u> to be paid as a LUMP SUM within <u>50 months</u> with proceeds to come from:</p> <p><input type="checkbox"/> Sale of Property identified as follows:</p> <p><input checked="" type="checkbox"/> Other: Xmas Bonus, \$1,000. yearly, starting at December 2014.</p> <p>Periodic Payments to be made other than, and in addition to the above: \$ _____ x _____ = \$ _____</p> <p>PROPOSED BASE: \$ <u>21,000.00</u></p>		\$ <u>150.00</u>	x <u>30</u> = \$ <u>4,500.00</u>	\$ <u>350.00</u>	x <u>26</u> = \$ <u>9,100.00</u>	\$ <u>600.00</u>	x <u>4</u> = \$ <u>2,400.00</u>	\$ _____	x _____ = \$ _____	TOTAL: \$ <u>16,000.00</u>		II. DISBURSEMENT SCHEDULE
\$ <u>150.00</u>	x <u>30</u> = \$ <u>4,500.00</u>											
\$ <u>350.00</u>	x <u>26</u> = \$ <u>9,100.00</u>											
\$ <u>600.00</u>	x <u>4</u> = \$ <u>2,400.00</u>											
\$ _____	x _____ = \$ _____											
TOTAL: \$ <u>16,000.00</u>												
III. ATTORNEY'S FEES (Treated as § 507 Priorities)		<p>A. ADEQUATE PROTECTION PAYMENTS OR \$ _____</p> <p>B. SECURED CLAIMS:</p> <p><input type="checkbox"/> Debtor represents no secured claims.</p> <p><input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows:</p> <p>1. <input checked="" type="checkbox"/> Trustee pays secured ARREARS: Cr. SCOTIABANK DE PF Cr. _____ Cr. _____ # claim 5 # # \$ <u>660.00</u> \$ _____ \$ _____</p> <p>2. <input type="checkbox"/> Trustee pays IN FULL Secured Claims: Cr. _____ Cr. _____ Cr. _____ # # # \$ _____ \$ _____ \$ _____</p> <p>3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL: Cr. _____ Cr. _____ Cr. _____ # # # \$ _____ \$ _____ \$ _____</p> <p>4. <input type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder:</p> <p>5. <input type="checkbox"/> Other:</p> <p>6. <input checked="" type="checkbox"/> Debtor otherwise maintains regular payments directly to: FIRST BANK SCOTIABANK DE PF</p> <p>C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)</p> <p>D. UNSECURED CLAIMS: Plan <input type="checkbox"/> Classifies <input checked="" type="checkbox"/> Does not Classify Claims.</p> <p>1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: _____ <input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: _____ Cr. _____ Cr. _____ Cr. _____ # # # \$ _____ \$ _____ \$ _____</p> <p>2. Unsecured Claims otherwise receive PRO-RATA disbursements.</p> <p>OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) "Surrenders collateral": Shares/savings in any Cooperativa/Association/Bank.</p> <p>* "Tax refunds, if any, will be devoted each year, as periodic payments, to the plan's funding until plan completion. The plan shall be deemed modified by such amount, without the need of further Court order. The debtor(s) shall seek court's authorization prior any use of funds."</p>										
Signed: <u>/s/ CARMEN RAMOS CARTAGENA</u> Debtor												
Joint Debtor												

Attorney for Debtor **Miriam A. Murphy Murphy Law Office**

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